

FIRST Commonwealth®

Supplemental Financial Information

Third Quarter 2011

Forward-looking Statements

This presentation contains forward-looking statements that describe our future plans, strategies and expectations. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts. They often include words such as "believe," "expect," "anticipate," "intend," "plan," "estimate" or words of similar meaning, or future or conditional verbs such as "will," "would," "should," "could" or "may." All forward-looking statements are based on assumptions and involve risks and uncertainties, many of which are beyond our control and which may cause our actual results, performance or achievements to differ materially from the results, performance or achievements contemplated by the forward-looking statements. These risks and uncertainties include, among other things:

- *Continued weakness in economic and business conditions, nationally and in our market areas, which could increase credit- related losses and expenses and/or limit growth.*
- *Further declines in the market value of investment securities that are considered to be other-than-temporary, which would negatively impact our earnings and capital levels.*
- *Increases in defaults by borrowers and other delinquencies could result in increases in our provision for credit losses and related expenses.*
- *Changes in legislative or regulatory requirements applicable to us and our subsidiaries could increase costs, limit certain operations and adversely affect results of operations.*
- *Fluctuations in interest rates and market prices could reduce our net interest margin and asset valuations and increase our expenses.*
- *Reduced wholesale funding capacity or higher borrowing costs which would reduce our liquidity and negatively impact earnings and net interest margin.*
- *Competitive pressures among depository and other financial institutions nationally and in our market areas may increase significantly.*
- *The inability to successfully execute our strategic growth initiatives, which could limit further revenue and earnings growth.*
- *Changes in tax requirements, including tax rate changes, new tax laws and revised tax law interpretations may increase our tax expense or adversely affect our customers' businesses.*
- *The consequences of continued bank acquisitions and mergers in our market areas, resulting in fewer but much larger and financially stronger competitors, could increase competition for financial services to our detriment.*
- *Other risks and uncertainties described in this presentation and the other reports that First Commonwealth files with the Securities and Exchange Commission, including its most recent Annual Report on Form 10-K.*

In light of these risks, uncertainties and assumptions, you should not place undue reliance on any forward-looking statements in this presentation. We undertake no obligation to publicly update or otherwise revise any forward-looking statements, whether as a result of new information, future events or otherwise.

Quarterly Income Statement

	3Q11	2Q11	3Q10	Favorable/ (Unfavorable) Link Quarter	Favorable/ (Unfavorable) Year-over-Year
Net Interest Income (FTE)[1]	$48.8	$48.3	$53.0	$0.5	($4.2)
Provision for Credit Losses	7.0	9.1	4.5	2.1	(2.5)
Net Interest Income (after Provision)	**$41.8**	**$39.2**	**$48.5**	**$2.6**	**($6.7)**
Net Security Gains (Losses)	0.0	1.6	(2.9)	(1.6)	2.9
Net Interest Rate Swap Fees	(5.1)	(0.7)	(0.5)	(4.4)	(4.6)
Other Income	15.9	16.2	14.3	(0.3)	1.6
Total Noninterest Income	**$10.8**	**$17.1**	**$10.9**	**($6.3)**	**($0.1)**
Salaries & Benefits	20.4	21.5	20.6	1.1	0.2
Credit-related Costs[2]	2.1	5.9	1.3	3.8	(0.8)
FDIC Costs	1.2	1.2	2.0	0.0	0.8
Other Noninterest Expense	17.4	17.1	17.0	(0.3)	(0.4)
Total Noninterest Expense	**$41.1**	**$45.7**	**$40.9**	**$4.6**	**($0.2)**
Tax Expense	3.2	3.2	7.8	0.0	4.6
Net Income	**$8.3**	**$7.4**	**$10.7**	**$0.9**	**($2.4)**
EPS (Diluted)	**$0.08**	**$0.07**	**$0.11**	**$0.01**	**($0.03)**
Dividends Declared	$0.03	$0.03	$0.01	$0.00	$0.02

(1) Taxable equivalent
(2) Includes collection & repossession expense and losses on OREO
$ millions, except per share data

Year-to-date Income Statement

	Nine months ending September 30, 2011	2010	Favorable/ (Unfavorable)
Net Interest Income (FTE)[1]	$146.5	$164.2	($17.7)
Provision for Credit Losses	29.9	53.6	23.7
Net Interest Income (after Provision)	**$116.6**	**$110.6**	**$6.0**
Net Security Gains (Losses)	2.2	(6.7)	8.9
Net Interest Rate Swap Fees	(5.6)	(0.8)	(4.8)
Other Income	45.6	42.5	3.1
Total Noninterest Income	**$42.2**	**$35.0**	**$7.2**
Salaries & Benefits	63.1	64.0	0.9
Credit-related Costs[2]	9.7	5.4	(4.3)
FDIC Costs	4.3	6.0	1.7
Other Noninterest Expense	51.2	52.4	1.2
Total Noninterest Expense	**$128.3**	**$127.8**	**($0.5)**
Tax Expense (Benefit)	9.5	6.8	(2.7)
Net Income (Loss)	**$21.0**	**$11.0**	**$10.0**
EPS (Diluted)	**$0.20**	**$0.12**	**$0.08**
Dividends Declared	$0.09	$0.05	$0.04

(1) Taxable equivalent
(2) Includes collection & repossession expense and losses on OREO
$ millions, except per share data

Balance Sheet

	September 30, 2011	September 30, 2010	Change
Cash & Securities	$1,167	$1,114	$53
Commercial Loans	*2,333*	*2,587*	*(254)*
Consumer Loans	*1,641*	*1,713*	*(72)*
Allowance for Credit Losses	*(72)*	*(86)*	*14*
Total Loans (Net)	$3,902	$4,214	($312)
OREO	33	25	8
Goodwill / Intangibles	164	166	(2)
Other	388	393	(5)
Total Assets	**$5,654**	**$5,912**	**($258)**
Noninterest Bearing DDA	*$769*	*$731*	*$38*
Interest Bearing Savings & DDA	*2,480*	*2,458*	*22*
Total Savings and DDA	$3,249	$3,189	$60
Total Time Deposits	1,236	1,539	(303)
Total Deposits	$4,485	$4,728	($243)
Short-term Borrowings	174	162	12
Long-term Debt	178	225	(47)
Other	48	55	(7)
Equity	769	742	27
Total Liabilities & Equity	**$5,654**	**$5,912**	**($258)**

- Decreased risk profile of investment portfolio through reduced leverage, eliminated any future purchases of corporate debt or equities, and liquidated municipal security portfolio.
- Despite runoff of higher risk interest earning assets, margin has been supported by significant reduction in borrowings.

$ millions

Loan Portfolio

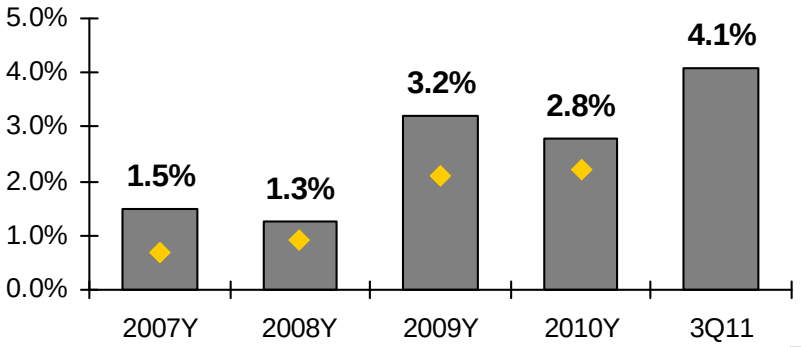
	3Q11	2Q11	1Q11	4Q10	3Q10	Change Link Quarter	Change Year-over-year
C&I	$951	$943	$907	$914	$953	1%	(0%)
Construction	97	147	185	262	318	(34%)	(69%)
CRE	1,285	1,271	1,337	1,353	1,316	1%	(2%)
Total Commercial	**$2,333**	**$2,361**	**$2,429**	**$2,529**	**$2,587**	**(1%)**	**(10%)**
Residential RE	1,096	1,102	1,102	1,127	1,143	(1%)	(4%)
Other Consumer	545	530	543	562	570	3%	(4%)
Total Consumer	**$1,641**	**$1,632**	**$1,645**	**$1,689**	**$1,713**	**1%**	**(4%)**
Total	**$3,974**	**$3,993**	**$4,074**	**$4,218**	**$4,300**	**(0%)**	**(8%)**

- Loan growth is expected to be challenged during 2011 as larger commercial credits have accelerated prepayments and more disciplined commercial underwriting standards have limited additional exposure in certain areas including geographical locations and speculative development projects

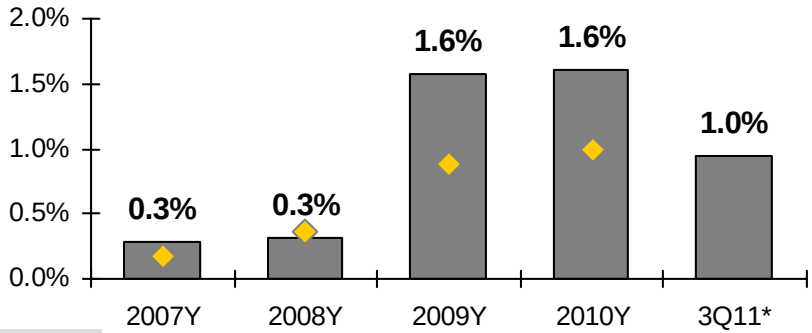
$ millions

Asset Quality Trends

NPLs / Total Loans

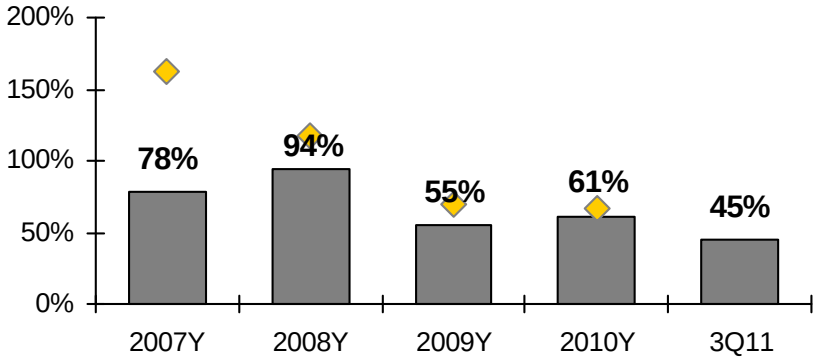


NCOs / Average Loans

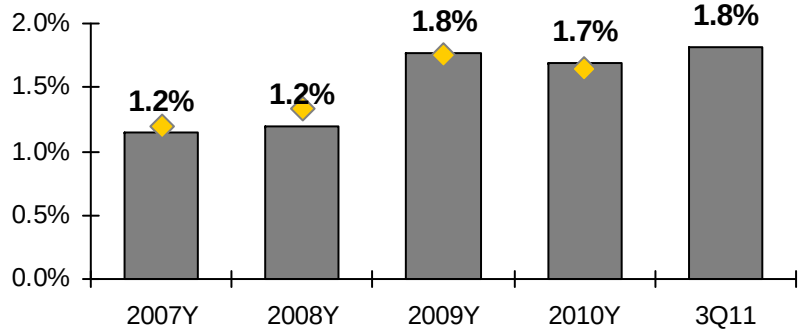


◇ Peers(1)

Reserves / NPLs



Reserves / Loans



(1) Peer group includes Mid-Atlantic public banks with $2 - $12 billion in assets
* Year-to-date annualized
Source: SNL Financial and management reports

Net Charge-offs

Net Charge-offs/ (Recoveries)	3Q11	2Q11	1Q11	4Q10	3Q10	2Q10	1Q10	4Q09	3Q09
C&I	$611	$1,840	$856	$19,205	$1,323	($1,421)	$778	$3,659	$7,218
Construction	6,522	3,049	4,999	109	3,191	34,469	3,713	22,793	6,404
CRE	1,268	4,721	690	598	763	(18)	962	881	29
Total commercial	**$8,401**	**$9,610**	**$6,545**	**$19,912**	**$5,277**	**$33,030**	**$5,453**	**$27,333**	**$13,651**
Residential RE	964	519	1,085	1,455	1,026	970	1,522	1,665	1,067
Other consumer	659	609	624	1,050	619	689	959	888	892
Total consumer	**$1,623**	**$1,128**	**$1,709**	**$2,505**	**$1,645**	**$1,659**	**$2,481**	**$2,553**	**$1,959**
Total	**$10,024**	**$10,738**	**$8,254**	**$22,417**	**$6,922**	**$34,689**	**$7,934**	**$29,886**	**$15,610**

- Out-of-market construction credits have comprised over half of all commercial charge-offs over the past nine quarters

$ thousands

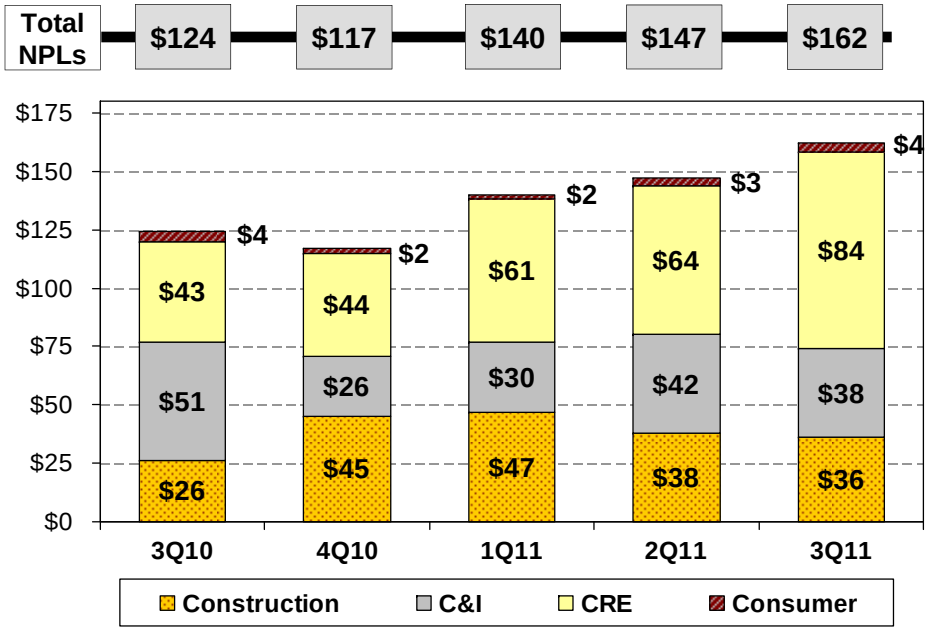
Nonperforming Loans

Overview of Largest Nonperforming Relationships

- **1: $32.8 million Commercial Real Estate and Construction relationship** ($24.1 million CRE/ $8.7 Construction)
  Real estate developer with properties located primarily in eastern Pennsylvania (originated 2H07 – 1H08). Placed $21.0 million CRE and $5.3 million Construction into nonaccrual during 3Q11 and charged off $5.4 million (primarily construction). Total credit relationship is $63.0 million.
- **2: $20.1 million unsecured C&I loan**
  Pennsylvania real estate developer (originated in 1Q04) placed into nonaccrual during 4Q09.
- **3: $11.6 million Commercial Real Estate loan**
  Landfill located in western Pennsylvania (originated in 3Q04) placed into nonaccrual during 3Q09; upgraded to TDR in 2Q11.
- **4: $10.5 million C&I loan**
  Syndication loan (originated in 4Q07) to a technology services company headquartered in Maryland and placed into nonaccrual in 2Q11. Received $3.2 million pay-down during 3Q11.
- **5: $9.7 million Construction loan**
  Construction/renovation project located in eastern Pennsylvania (originated in 4Q08) placed into nonaccrual during 4Q10.

$ millions
As of September 30, 2011

Nonperforming Loan Concentration



Total Nonperforming Loans by State

	C&I	Construction	CRE	Consumer	Total
Pennsylvania	$28	$24	$77	$4	$133
Maryland	10	0	0	0	10
Florida	0	6	0	0	6
Missouri	0	0	0	0	0
Nevada	0	6	0	0	6
North Carolina	0	0	7	0	7
Ohio	0	0	0	0	0
Other	0	0	0	0	0
Total	$38	$36	$84	$4	$162

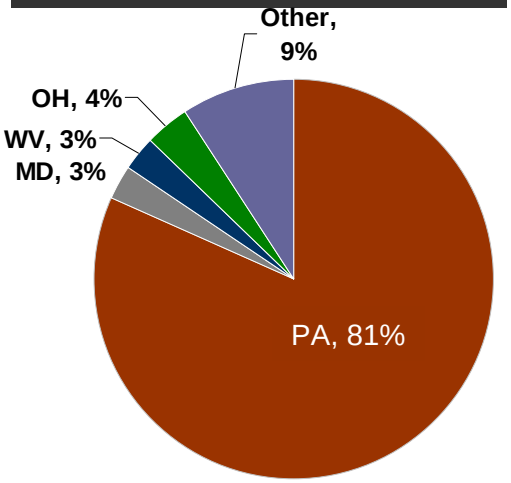
Geographical Breakdown of Commercial Loan Portfolio

Total Commercial Loans

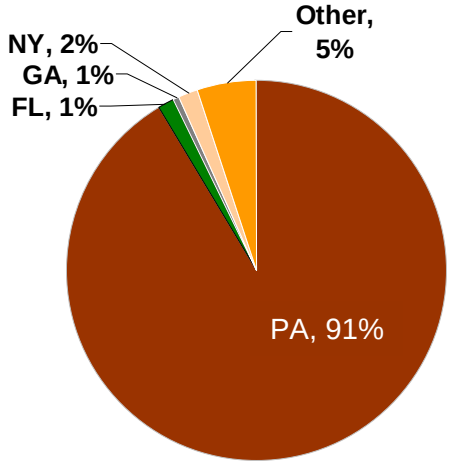
		NPLs	% of Portfolio
Pennsylvania	**$2,029**	**$129**	***6%***
Ohio	$39	$0	*0%*
West Virginia	30	0	*0%*
Florida	32	6	*19%*
Maryland	27	10	*37%*
New York	37	0	*0%*
Georgia	11	0	*0%*
Virginia	25	0	*0%*
Arizona	14	0	*0%*
Indiana	11	0	*0%*
Nevada	6	6	*100%*
North Carolina	8	7	*88%*
Other	64	0	*0%*
Outside PA	**$304**	**$29**	***10%***
Total	**$2,333**	**$158**	***7%***

- Out-of-market loans represent 12% of total commercial portfolio.

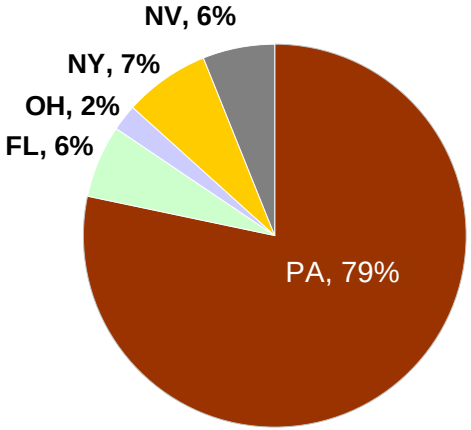
C&I ($951 million)



CRE ($1,285 million)



Construction ($97 million)

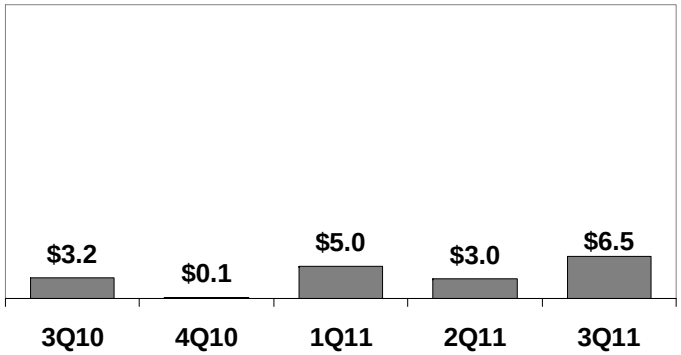


$ millions
As of September 30, 2011

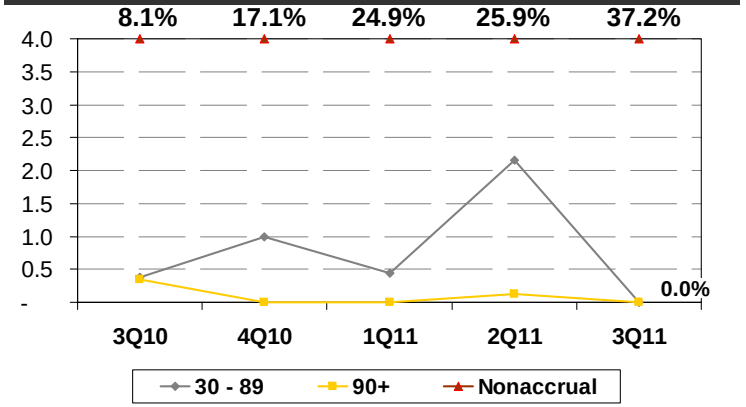
Commercial Construction Portfolio

	Pennsylvania			Outside PA		
Project Type	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Office	$1	$0	$1	$0	$0	$0
Retail/Malls	4	0	4	1	0	1
Residential/Multifamily	12	1	13	1	6	7
Student Housing	0	10	10	0	0	0
Hotels	0	0	0	0	0	0
Industrial/Warehouse/Storage	2	0	2	0	0	0
Land/Comm Res Development	28	12	40	7	6	13
Other	5	1	6	0	0	0
Total	$52	$24	$76	$9	$12	$21

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

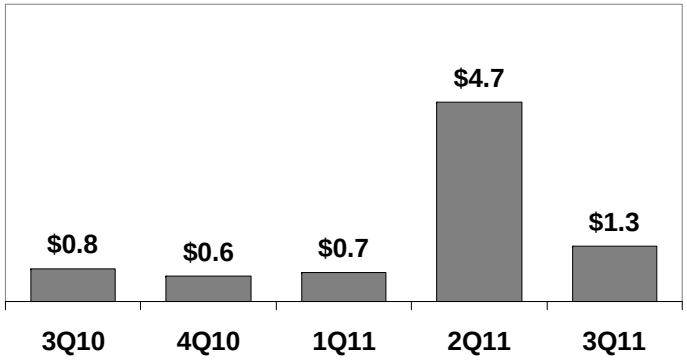


$ millions
As of September 30, 2011

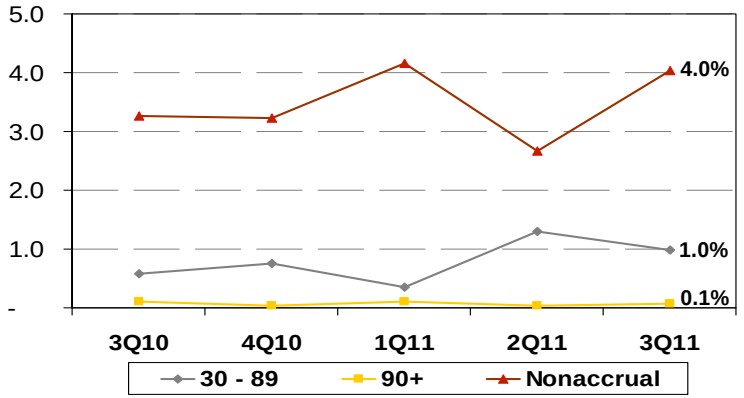
Commercial Real Estate Portfolio

	Pennsylvania			Outside PA		
Property Type	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Owner Occupied	$276	$17	$293	$9	$0	$9
Office	229	19	248	22	0	22
Residential/Multifamily	83	24	107	10	7	17
Retail/Malls	151	8	159	4	0	4
Industrial/Warehouse/Storage	33	0	33	1	0	1
Student Housing	73	0	73	9	0	9
Hotels	76	0	76	43	0	43
Other	179	9	188	3	0	3
Total	$1,100	$77	$1,177	$101	$7	$108

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

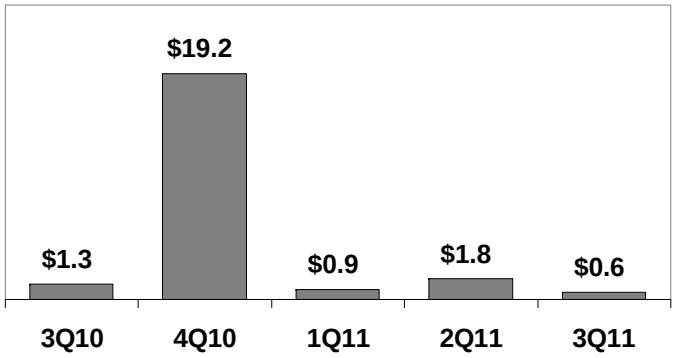


$ millions
As of September 30, 2011

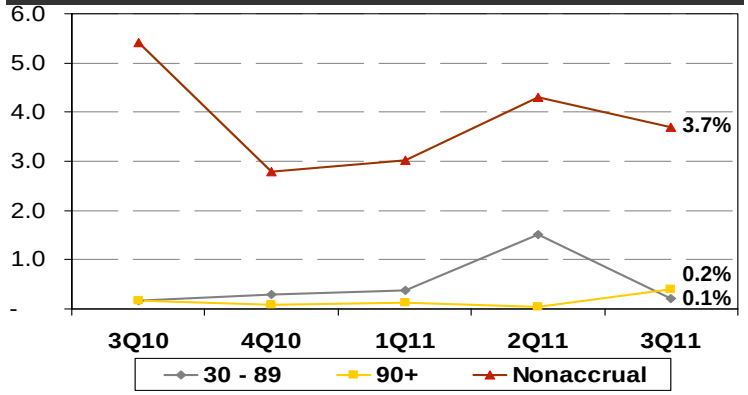
Commercial and Industrial Portfolio

	Pennsylvania			Outside PA		
Industry Type	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Manufacturing	$205	$2	$207	$33	$0	$33
Services Industries	169	1	170	37	10	47
Finance, Insurance, RE	47	21	68	24	0	24
Public Administration	65	0	65	1	0	1
Retail Trade	61	0	61	7	0	7
Mining Industries	39	3	42	43	0	43
Construction Industries	57	0	57	1	0	1
Transportation, Utilities	38	0	38	8	0	8
Wholesale Trade	39	0	39	11	0	11
Dealer Floorplan	24	0	24	0	0	0
Other	4	1	5	0	0	0
Total	$748	$28	$776	$165	$10	$175

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

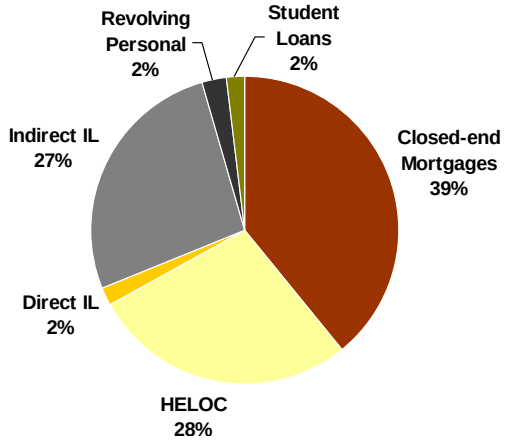


$ millions
As of September 30, 2011

Consumer Portfolio

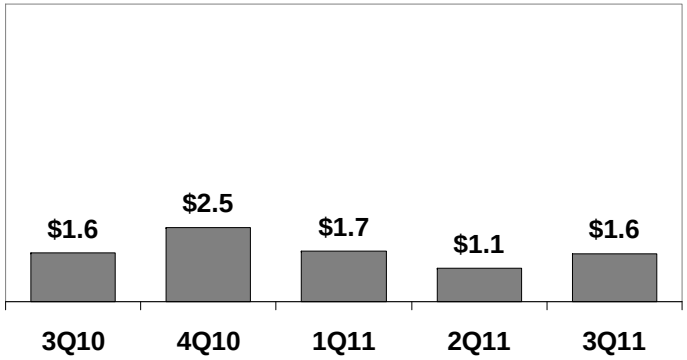
Total Consumer Loans

$1.6 billion

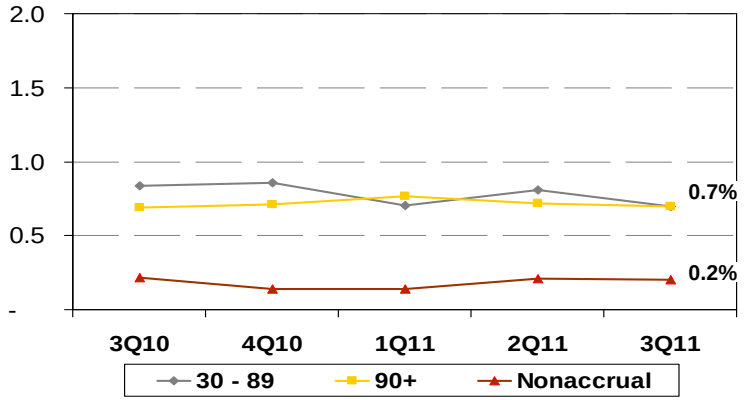


- Represents 41% of total loan portfolio
- All consumer loans are originated in Pennsylvania
- Average FICO score at origination is 744 through the first nine months of 2011

Net Charge-off Trends

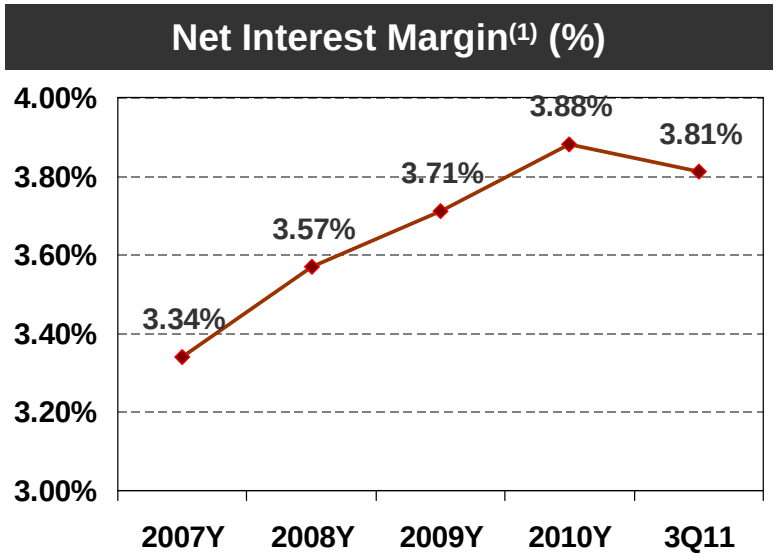


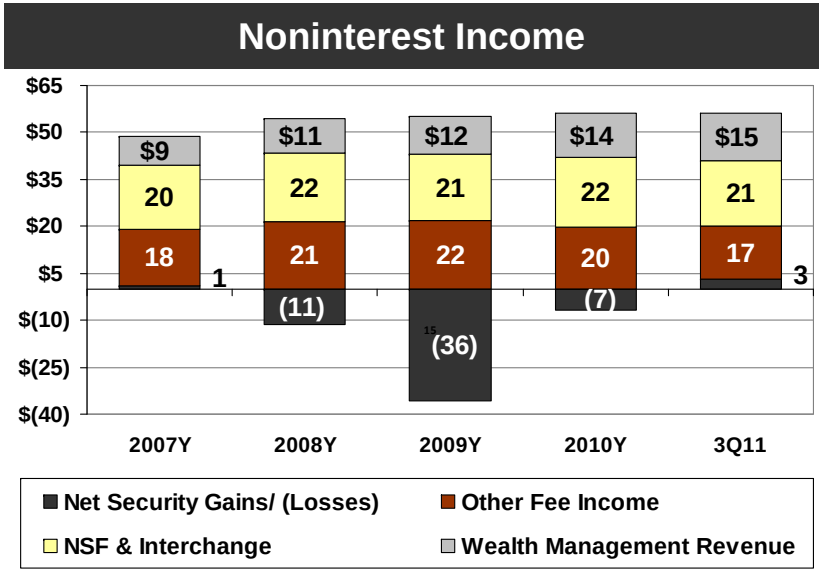
Delinquency Trends (% of Portfolio)



$ millions
As of September 30, 2011

Key Performance Measures

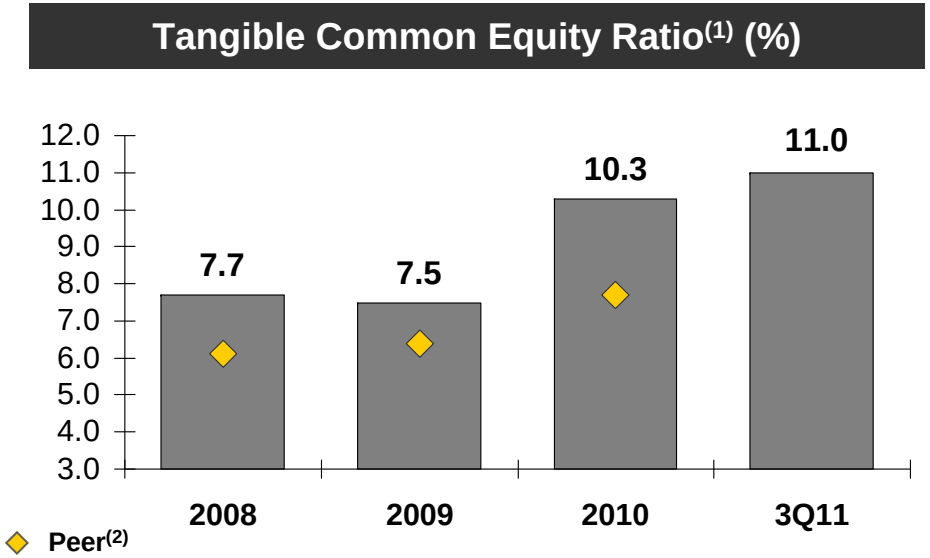




- Net interest margin trend improvement driven primarily by market share gains in consumer and small business low-cost deposits.
- 2011 NIM affected by compressed loan yields in a low demand environment and the sale of municipal securities.

(1) Taxable equivalent
$ millions, YTD results annualized

Capital Position

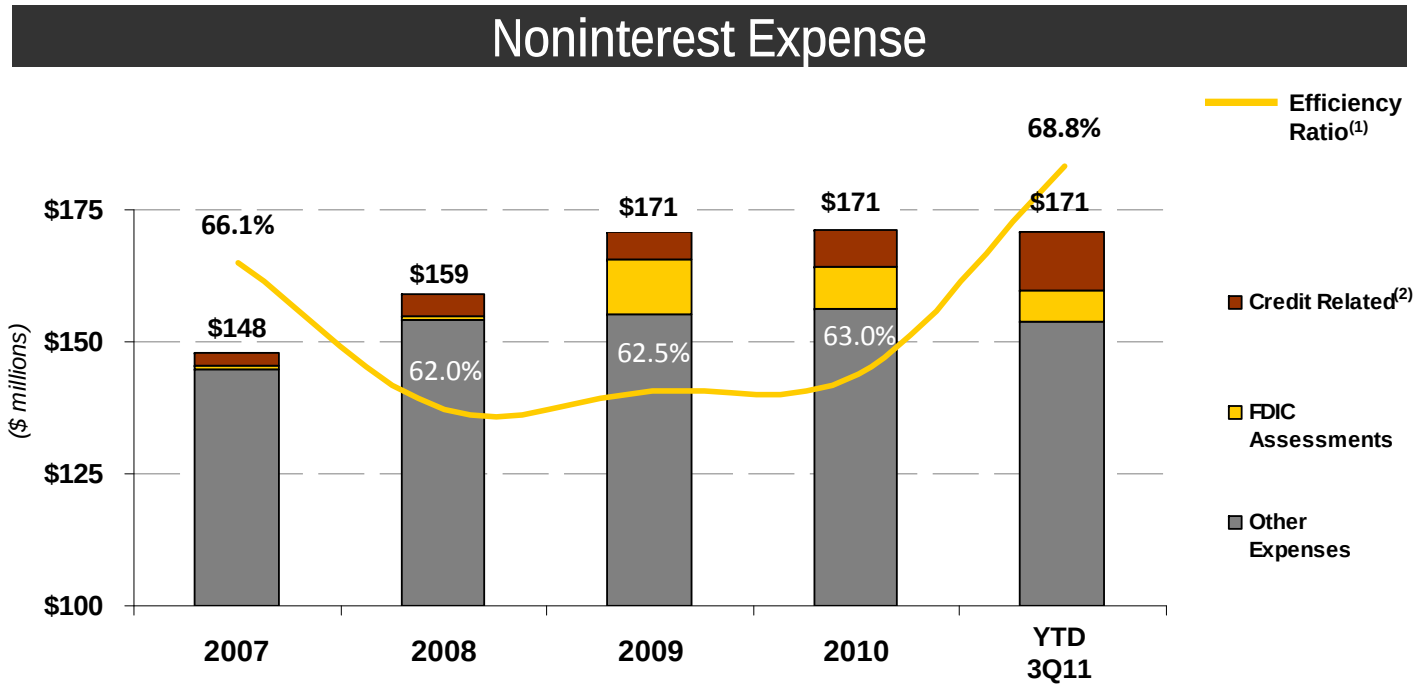


- Successful completion of common stock offering during 3Q10 resulted in net proceeds of $81.4 million.
- Strong, more permanent capital position provides a foundation for future growth.

Regulatory Ratios	Actual Capital Amount	Actual Ratio	Regulatory Minimum Capital Amount	Regulatory Minimum Ratio	Well Capitalized Capital Amount	Well Capitalized Ratio
Total Capital Ratio						
First Commonwealth Financial Corporation	$726	**15.1%**	$384	8.0%	$480	10.0%
First Commonwealth Bank	690	**14.4%**	382	8.0%	478	10.0%
Tier I Capital Ratio						
First Commonwealth Financial Corporation	$665	**13.9%**	$192	4.0%	$288	6.0%
First Commonwealth Bank	630	**13.2%**	191	4.0%	287	6.0%
Leverage Ratio						
First Commonwealth Financial Corporation	$665	**12.2%**	$218	4.0%	$273	5.0%
First Commonwealth Bank	630	**11.6%**	217	4.0%	271	5.0%

(1) Please refer to page 24 for disclosures on "Non-GAAP Measures"
(2) Peer group median includes Mid-Atlantic public banks with $2-12 billion in assets
$ millions, as of September 30, 2011

Noninterest Expense

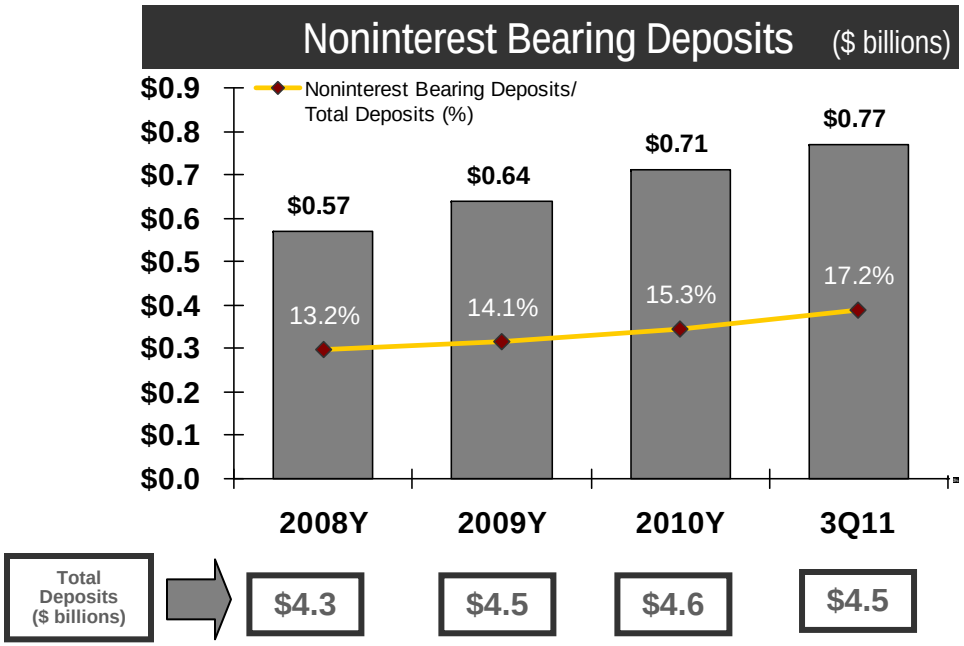


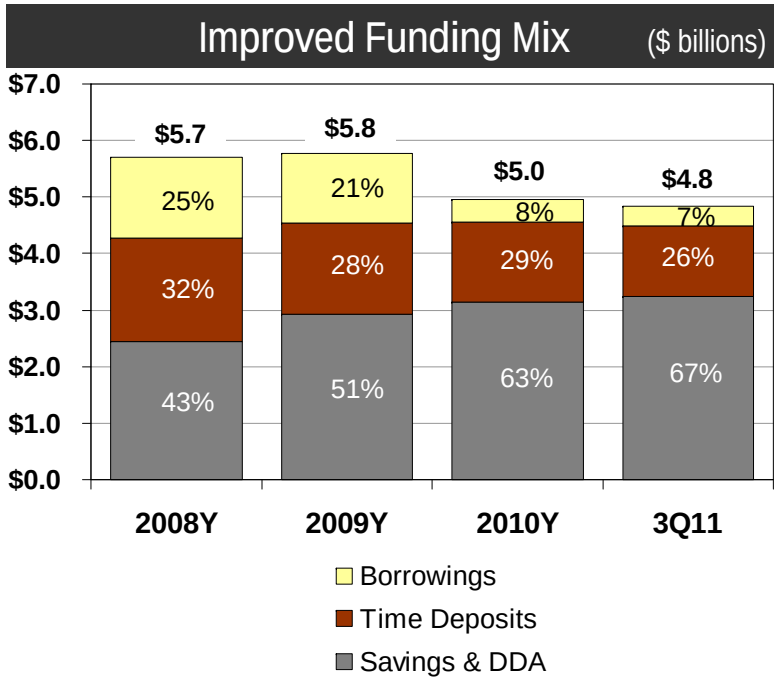
- Excluding credit-related expenses, operating expenses have been reduced $5.2 million through the first nine months of 2011

- Continued expense management through process improvement and better technology utilization expected to enhance efficiencies and staffing levels

(1) Please refer to page 24 for disclosures on "Non-GAAP Measures"
(2) Credit related expenses include collection & repossession expense and losses on OREO
$ millions, year-to-date results annualized
Source: SNL Financial and management reports

Deposit Growth





- Continued progress in retail and small business banking initiatives.
- Focus on transactional and corporate cash management accounts rather than single service CDs and wholesale funds
- More asset sensitive through a reduction in borrowings and longer-term fixed rate investments.

Source: *Management Reports*

Appendix

Criticized Loans

	3Q11	% of Port	2Q11	% of Port	1Q11	% of Port	4Q10	% of Port	4Q09	% of Port
Pass	**$3,574**	90%	**$3,532**	88%	**$3,573**	88%	**$3,699**	88%	**$4,052**	87%
Special Mention										
C&I	24		39		31		54		91	
Construction	6		10		11		11		50	
CRE	83		99		84		83		117	
Total Commercial	113		148		126		148		258	
Residential RE	7		5		6		6		8	
Other Consumer	0		0		0		0		0	
Total Consumer	7		5		6		6		8	
Total Special Mention	**$120**	3%	**$153**	4%	**$132**	3%	**$154**	3%	**$266**	6%
Substandard/Doubtful										
C&I	$66		$72		$98		$81		$80	
Construction	48		52		65		70		90	
CRE	161		179		201		209		143	
Total Commercial	275		303		364		360		313	
Residential RE	5		5		5		5		6	
Other Consumer	0		0		0		0		0	
Total Consumer	5		5		5		5		6	
Total Substandard/Doubtful	**$280**	7%	**$308**	8%	**$369**	9%	**$365**	9%	**$319**	7%
Total Criticized	**$400**	10%	**$461**	12%	**$501**	12%	**$519**	12%	**$585**	13%
Total Loans	**$3,974**		**$3,993**		**$4,074**		**$4,218**		**$4,637**	

$ millions

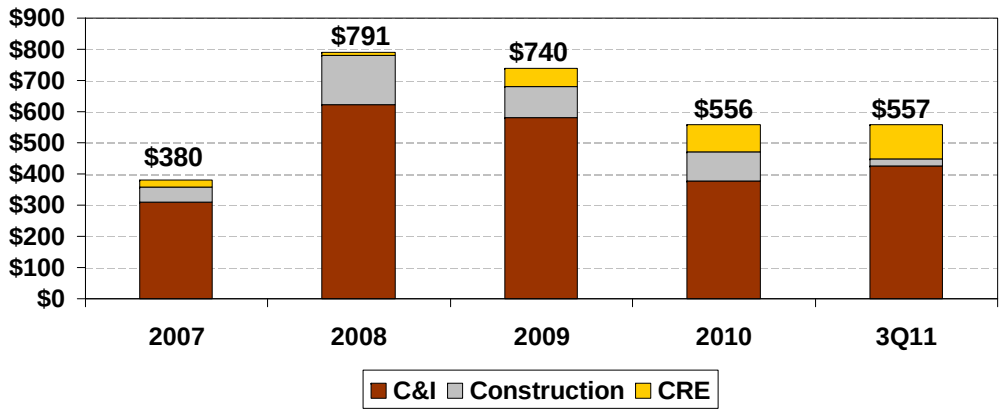
Securities Portfolio

	September 30, 2011			September 30, 2010		
	Book Value	Fair Value	Unrealized Gains (Losses)	Book Value	Fair Value	Unrealized Gains (Losses)
Debt Securities						
US Agency MBS, CMOs	$716	$753	$37	$654	$690	$36
Tax-free/ Tax Municipal	0	0	0	51	53	2
Other GSEs (Non-MBS)	243	244	1	135	135	0
Pooled Trust Preferred	57	25	(32)	60	23	(37)
Single-issue Trust Preferred	12	11	(1)	21	21	0
Total Debt Securities	**$1,028**	**$1,033**	**$5**	**$921**	**$922**	**$1**
Equity Securities						
Equity/ Mutual Funds	$2	$2	$0	$5	$5	$0
Total Equity Securities	**$2**	**$2**	**$0**	**$5**	**$5**	**$0**
Total Securities Portfolio	**$1,030**	**$1,035**	**$5**	**$926**	**$927**	**$1**

$ millions

Purchased Syndication Portfolio(1)

Total Purchased Syndications (1)

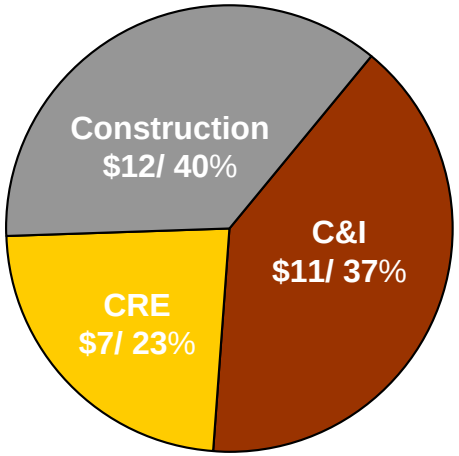


- Syndication portfolio has declined $183 million since December 31, 2009
- 66% of purchased syndication loans are Shared National Credits.
- All nonperforming syndication credits are located outside PA.

Purchased Syndication Loans by State

	C&I	Construction	CRE	Total	Nonperforming
Pennsylvania	$271	$0	$61	**$332**	$0
Ohio	33	2	0	**35**	0
Maryland	26	0	0	**26**	11
West Virginia	15	0	0	**15**	0
Virginia	25	0	0	**25**	0
New York	8	7	0	**15**	0
Florida	10	6	14	**30**	6
Missouri	15	0	0	**15**	0
Nevada	0	6	0	**6**	6
North Carolina	0	0	7	**7**	7
Illinois	0	0	0	**0**	0
Other	23	0	28	**51**	0
Total Outside PA	$155	$21	$49	**$225**	$30
Total	$426	$21	$110	**$557**	$30

Nonperforming Purchased Syndications

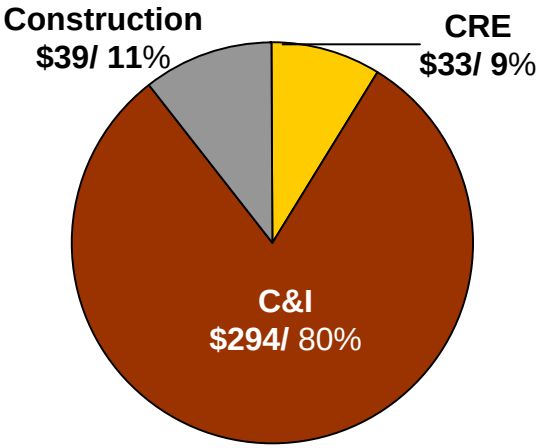


(1) Includes all Shared National Credits
$ millions, as of September 30, 2011

Shared National Credit (SNC) Portfolio

- SNCs represent 16% of commercial loan portfolio.

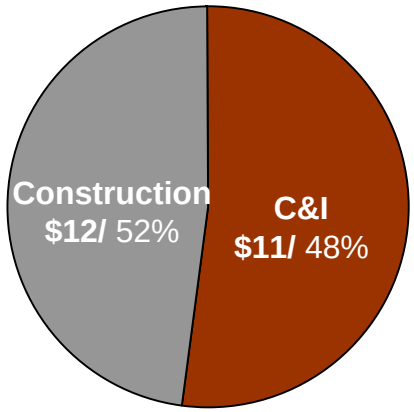
Total SNCs ($366million)



SNCs by State

	C&I	Construction	CRE	Total	Nonperforming
Pennsylvania	$208	$10	$28	**$246**	$0
Ohio	14	0	0	**14**	0
Maryland	26	0	0	**26**	11
West Virginia	16	0	0	**16**	0
Virginia	8	0	0	**8**	0
New York	3	7	0	**10**	0
Florida	10	6	0	**16**	6
Missouri	0	0	0	**0**	0
Nevada	0	6	0	**6**	6
North Carolina	0	0	0	**0**	0
Illinois	0	0	0	**0**	0
Other	9	10	5	**24**	0
Total Outside PA	$86	$29	$5	**$120**	$23
Total	$294	$39	$33	**$366**	$23

Nonperforming SNCs



$ millions, as of September 30, 2011

Non-GAAP Measures

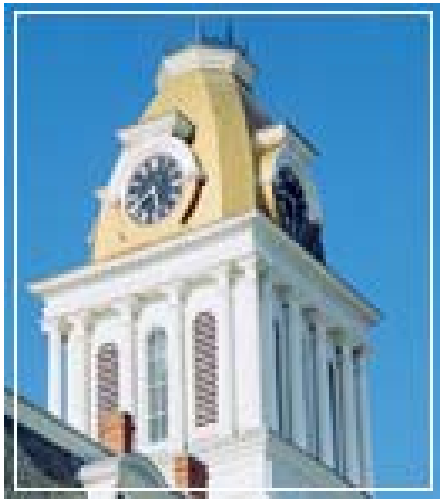
Definition of Non-GAAP Measures

Tangible Common Equity/ Tangible Assets *(Tangible Common Equity Ratio)*	**For the Quarter Ending September 30, 2011**	**For the Year Ending December 31, 2010**	**2009**	**2008**
Total Equity	$769	$749	$639	$653
Less: intangible assets	164	165	167	170
Less: preferred stock	0	0	0	0
Tangible Common Equity	$605	$584	$472	$483
Total Assets	$5,654	$5,813	$6,446	$6,426
Less: intangible assets	164	165	167	170
Tangible Assets	$5,490	$5,648	$6,279	$6,256
Tangible Common Equity/ Tangible Assets	**11.0%**	**10.3%**	**7.5%**	**7.7%**

Efficiency Ratio	**Nine Months Ending September 30, 2011**	**For the Year Ending December 31, 2010**	**2009**	**2008**	**2007**
Noninterest Expense	**$128.3**	**$171.2**	**$171.2**	**$158.6**	**$148.0**
Net Interest Income (pre-provision)	142.2	206.8	206.5	188.6	161.4
Taxable Equivalent Adjustment	4.2	9.1	12.3	13.1	14.7
Noninterest Income	42.2	49.2	19.3	42.8	48.9
Less: Realized (Losses) Gains on Securtities	2.1	(6.8)	(35.9)	(11.5)	1.2
Net Revenue	**$186.5**	**$271.9**	**$274.0**	**$256.0**	**$223.8**
Efficiency Ratio	**68.8%**	**63.0%**	**62.5%**	**62.0%**	**66.1%**

$ millions

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